

PCensus Sample Report  
Financial CLOUT  
Claritas 2009

Financial Clout Demand 2009 Estimate	San Francisco County, CA							
	Product Count of Area	Percent of Area House- holds	Product Count of USA	Percent of USA House- holds	Average \$ Balance or Value of Area	Percent of Average Income	Average \$ Balance or Value of USA	Index (Base USA)
<b>2009 Estimated Total Households</b>	<b>332,596</b>		<b>115,306,103</b>					
<b>2009 Estimated Total Income (Millions)</b>					\$ 33,935		\$ 8,097,869	0
<b>2009 Estimated Average Household Income</b>					<b>\$ 100,793</b>		<b>\$ 69,376</b>	<b>145</b>
<b>Checking/DDA Products</b>								
Interest DDA	133,949	40.27%	51,244,509	44.44%	\$ 14,675	14.56%	\$ 8,408	175
Regular/Non-Interest DDA	201,683	60.64%	62,499,918	54.20%	\$ 6,974	6.92%	\$ 4,959	141
Transaction/DDA	293,201	88.16%	101,165,070	87.74%	\$ 11,501	11.41%	\$ 7,322	157
<b>Credit Card Products</b>								
AMEX Optima Card	9,885	2.97%	2,292,010	1.99%	\$ 5,154	5.11%	\$ 4,324	119
AMEX Optima Card with revolving balance	5,625	1.69%	1,164,251	1.01%				
Bank Credit Card	269,682	81.08%	87,422,552	75.82%	\$ 8,974	8.90%	\$ 6,947	129
Bank Credit Card with revolving balance	231,474	69.60%	71,732,609	62.21%				
Discover Card	66,638	20.04%	25,868,943	22.44%	\$ 4,453	4.42%	\$ 2,601	171
Discover Card with revolving balance	38,123	11.46%	14,424,384	12.51%				
MasterCard Card	181,625	54.61%	57,626,109	49.98%	\$ 4,075	4.04%	\$ 3,590	114
MasterCard with revolving balance	116,638	35.07%	39,161,606	33.96%				
VISA Card	231,474	69.60%	71,411,341	61.93%	\$ 5,494	5.45%	\$ 4,173	132
VISA Card with revolving balance	147,000	44.20%	49,204,009	42.67%				
<b>Delivery Products</b>								
Account Relations (Ave. per household)					10		9	108
Asset/Cash Management Account	27,356	8.22%	6,159,764	5.34%	\$ 256,553	254.54%	\$ 220,301	116
ATM/Debit Cardholder	305,325	91.80%	100,355,250	87.03%				
ATM/Debit Card User	278,316	83.68%	89,649,622	77.75%				
ATM/Debit Trans/Month (Ave. per HH)					7		7	101
Direct Deposit Payroll	177,877	53.48%	61,493,274	53.33%				
Holding Company Relations (Ave. per HH)					3		3	110
Institution Relations (Ave. per HH)					5		5	103
Mutual Fund, Obtain by Mail	14,038	4.22%	2,928,696	2.54%				
Mutual Fund, Obtain by Phone	11,688	3.51%	3,034,681	2.63%				
Mutual Fund, Obtain from Bank/SL/CU	14,883	4.47%	3,314,217	2.87%				
Mutual Fund, Obtain from Brokerage	29,861	8.98%	8,524,110	7.39%				
Mutual Fund, Obtain from Mut Fnd Co	29,008	8.72%	6,179,415	5.36%				

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Mutual Fund,Obtain from Other	6,353	1.91%	1,792,977	1.55%				
Mutual Fund,Obtain in Person	36,127	10.86%	10,823,530	9.39%				
Mutual Fund,Obtain through Internet	20,157	6.06%	2,897,075	2.51%				
Mutual Fund,Obtain Use Oth Method	7,297	2.19%	2,105,210	1.83%				
Online Trades,3mos	25,086	7.54%	3,971,832	3.44%				
Online Transfers,3mos	182,949	55.01%	49,589,157	43.01%				
Pay Bill via Internet,3mos	194,970	58.62%	56,818,585	49.28%				
Social Security/Direct Deposit	107,962	32.46%	38,496,384	33.39%				
Use Electronic Banking (exc ATM)	277,907	83.56%	92,769,518	80.45%				
Use Electronic Banking (inc ATM)	306,129	92.04%	103,665,945	89.90%				
Use Internet Banking	258,537	77.73%	81,549,203	70.72%				
<b>Installment Loan Products</b>								
Auto Lease	6,399	1.92%	3,803,916	3.30%	\$ 13,731	13.62%	\$ 14,051	98
By Dealer	5,023	1.51%	3,428,434	2.97%	\$ 14,604	14.49%	\$ 14,443	101
On Own	1,511	0.45%	422,030	0.37%	\$ 9,600	9.52%	\$ 9,315	103
Auto Loans	67,654	20.34%	38,469,461	33.36%	\$ 14,685	14.57%	\$ 14,525	101
By Dealer	45,331	13.63%	26,542,068	23.02%	\$ 15,398	15.28%	\$ 14,525	106
On Own	23,338	7.02%	13,770,505	11.94%	\$ 12,661	12.56%	\$ 12,579	101
First Mortgages	84,692	25.46%	52,621,434	45.64%	\$ 334,765	332.13%	\$ 147,050	228
First Mortgages > \$150,000	60,963	18.33%	17,361,859	15.06%				
Personal Loans (PL)	54,828	16.48%	25,081,210	21.75%	\$ 30,555	30.32%	\$ 22,269	137
PL Other Types	20,479	6.16%	12,410,841	10.76%	\$ 12,568	12.47%	\$ 11,131	113
PL Second Mortgage	10,645	3.20%	6,404,136	5.55%	\$ 59,820	59.35%	\$ 37,067	161
PL,Student Loan	27,410	8.24%	8,341,788	7.23%	\$ 28,498	28.27%	\$ 21,940	130
<b>Insurance Products</b>								
Annuities	24,477	7.36%	8,120,477	7.04%	\$ 111,329	110.45%	\$ 100,220	111
Cash Value Insurance	44,021	13.24%	21,665,855	18.79%	\$ 36,493	36.21%	\$ 29,377	124
Fixed Rate Annuities	16,489	4.96%	4,956,675	4.30%	\$ 101,796	101.00%	\$ 91,613	111
Variable Rate Annuities	9,771	2.94%	3,609,801	3.13%	\$ 107,102	106.26%	\$ 99,656	107
<b>Investment Products</b>								
Any Prod/Investment Service (exc 401k)	162,926	48.99%	50,583,102	43.87%	\$ 158,883	157.63%	\$ 104,838	152
Any Prod/Investment Service (inc 401k)	214,469	64.48%	70,451,112	61.10%	\$ 176,332	174.95%	\$ 120,598	146

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	Product Count of Area	Percent of Area House- holds	Product Count of USA	Percent of USA House- holds	Average \$ Balance or Value of Area	Percent of Average Income	Average \$ Balance or Value of USA	Index (Base USA)
Brokerage Services,Discount	37,816	11.37%	6,147,991	5.33%				
Brokerage Services,Full Service	49,038	14.74%	12,235,152	10.61%				
Brokerage Services,Total	92,099	27.69%	20,161,819	17.49%				
Collectibles/Precious Metals/Other	62,902	18.91%	22,207,515	19.26%	\$ 25,119	24.92%	\$ 17,735	142
Corporate/Municipal Bonds	17,889	5.38%	3,887,708	3.37%	\$ 64,125	63.62%	\$ 58,471	110
Futures/Warrants/Options	11,010	3.31%	1,672,522	1.45%	\$ 35,145	34.87%	\$ 31,133	113
Government Securities	11,104	3.34%	3,114,631	2.70%	\$ 12,744	12.64%	\$ 11,278	113
Make Stock Trades,3mos	42,399	12.75%	8,384,142	7.27%				
Money Market Mutual Funds	19,702	5.92%	4,763,508	4.13%	\$ 73,879	73.30%	\$ 65,024	114
Mutual Funds (exc IRAs)	62,432	18.77%	16,400,288	14.22%	\$ 83,304	82.65%	\$ 70,250	119
Mutual Funds (inc IRAs)	78,175	23.50%	20,556,875	17.83%	\$ 123,573	122.60%	\$ 103,767	119
Mutual Funds (Stock/Bond)	32,706	9.83%	8,212,814	7.12%	\$ 100,563	99.77%	\$ 85,987	117
Real Estate Investments	34,995	10.52%	9,185,264	7.97%	\$ 575,623	571.10%	\$ 318,831	181
Securities	210,180	63.19%	68,819,053	59.68%	\$ 178,395	176.99%	\$ 121,945	146
Stock	77,967	23.44%	21,469,992	18.62%	\$ 138,290	137.20%	\$ 92,483	150
Stocks from Employer	32,295	9.71%	9,348,687	8.11%	\$ 79,321	78.70%	\$ 55,915	142
Stocks not from Employer	56,342	16.94%	14,439,949	12.52%	\$ 145,902	144.75%	\$ 101,307	144
Total Mutual Funds	120,089	36.11%	34,222,655	29.68%	\$ 145,194	144.05%	\$ 119,525	121
Trust/Estate Planning Services	11,382	3.42%	2,839,534	2.46%				
US Saving Bond/T-Bills/Notes	51,588	15.51%	20,822,243	18.06%	\$ 15,043	14.92%	\$ 7,540	200
<b>Lines of Credit Products</b>								
American Express Card (AMEX)	58,231	17.51%	12,488,788	10.83%				
Home Equity Line of Credit (HELOC)	29,652	8.92%	10,865,886	9.42%	\$ 62,450	61.96%	\$ 30,858	202
HELOC with revolving balance	24,091	7.24%	8,950,758	7.76%				
Personal Line of Credit (PLC)	76,013	22.85%	28,875,445	25.04%	\$ 32,859	32.60%	\$ 18,235	180
PLC with revolving balance	56,624	17.02%	21,452,525	18.60%				
PLC,Other Types	26,704	8.03%	9,686,527	8.40%	\$ 15,466	15.34%	\$ 12,320	126
PLC,Other Types with revolving balance	20,725	6.23%	7,840,457	6.80%				
PLC,Overdraft Protection	25,367	7.63%	11,280,705	9.78%	\$ 9,183	9.11%	\$ 6,375	144
PLC,Overdraft Protection with revolving balance	13,923	4.19%	6,589,337	5.71%				
<b>Overall Credit Measures</b>								
Credit Products (exc Mortgage)	279,832	84.14%	96,405,783	83.61%	\$ 27,111	26.90%	\$ 23,351	116

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Credit with revolving balance (excluding Mortgage)	231,845	69.71%	81,495,814	70.68%				
Credit Products (inc Mortgage)	281,246	84.56%	99,617,333	86.39%	\$ 127,783	126.78%	\$ 100,276	127
Credit with revolving balance (including Mortgage)	240,622	72.35%	90,138,654	78.17%				
Credit Products (excluding Mortgage/CC)	141,212	42.46%	61,446,237	53.29%	\$ 36,587	36.30%	\$ 26,753	137
Credit with revolving balance (excluding Mortgage/CC)	231,477	69.60%	72,164,895	62.59%				
Installment Credit Products	99,631	29.96%	49,834,583	43.22%	\$ 26,786	26.58%	\$ 22,420	119
R/E Secured Credit (excluding 1st Mortgage)	35,975	10.82%	15,405,638	13.36%	\$ 69,175	68.63%	\$ 37,173	186
R/E Secured Credit (including 1st Mortgage)	90,874	27.32%	56,171,419	48.72%	\$ 339,376	336.71%	\$ 147,952	229
Revolving Credit Products	272,748	82.01%	89,378,622	77.51%	\$ 18,031	17.89%	\$ 12,687	142
Fixed Rate Mortgages (Generally, Residential Mortgages)	64,580	19.42%	44,503,551	38.60%	\$ 291,540	289%	\$ 137,903	211
Adjustable Rate Mortgages (ARM) (Generally, Residential Mortgages)	21,362	6.42%	7,151,962	6.20%	\$ 387,266	384%	\$ 186,732	207
Other Type of Interest Rate Mortgages (Generally, Residential Mortgages)	1,960	0.59%	664,096	0.58%	\$ 160,377	159%	\$ 133,660	120
<b>Overall Deposit Measures</b>								
Deposit Products	314,206	94.47%	108,475,315	94.08%	\$ 76,683	76.08%	\$ 43,087	178
Liquid Deposit Products	313,695	94.32%	108,322,230	93.94%	\$ 40,736	40.42%	\$ 24,157	169
<b>Retirement Products</b>								
401k in Mutual Funds	81,045	24.37%	23,458,799	20.34%	\$ 95,945	95.19%	\$ 83,437	115
401k Plans	154,225	46.37%	50,125,768	43.47%	\$ 77,364	76.76%	\$ 63,704	121
IRA Products	120,132	36.12%	32,148,418	27.88%	\$ 152,849	151.65%	\$ 117,547	130
IRA in CD Products	15,225	4.58%	3,701,413	3.21%	\$ 94,587	93.84%	\$ 87,592	108
IRA in Mutual Funds	31,795	9.56%	8,788,881	7.62%	\$ 140,257	139.15%	\$ 111,620	126
IRA in Other Products	54,430	16.37%	15,417,062	13.37%	\$ 168,833	167.51%	\$ 113,965	148
IRA in Other Investment	22,146	6.66%	5,287,362	4.59%	\$ 120,539	119.59%	\$ 115,124	105
IRA in Savings Accounts	9,264	2.79%	1,849,281	1.60%	\$ 65,138	64.63%	\$ 58,415	112
IRA in Securities Products	51,776	15.57%	13,482,035	11.69%	\$ 137,688	136.61%	\$ 117,914	117
Keogh Plans	5,301	1.59%	1,033,847	0.90%	\$ 36,383	36.10%	\$ 33,724	108
Other Retirement Plan Products	176,905	53.19%	59,821,525	51.88%	\$ 79,904	79.28%	\$ 64,526	124

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Private Pension Plans	57,166	17.19%	21,735,349	18.85%	\$ 35,180	34.90%	\$ 29,077	121
Retirement Savings Products	207,476	62.38%	68,407,921	59.33%	\$ 156,633	155.40%	\$ 111,669	140
ROTH IRA	40,208	12.09%	10,242,670	8.88%	\$ 85,842	85.17%	\$ 89,717	96
<b>Savings Products</b>								
CD Products (exc CD IRAs)	90,283	27.14%	23,773,297	20.62%	\$ 102,698	101.89%	\$ 68,350	150
CD Products (inc CD IRAs)	93,967	28.25%	24,565,390	21.30%	\$ 113,997	113.10%	\$ 79,344	144
Fixed-Interest Savings (exc IRA)	255,667	76.87%	84,780,884	73.53%	\$ 20,842	20.68%	\$ 13,415	155
Money Market Savings Products	106,276	31.95%	25,997,932	22.55%	\$ 44,050	43.70%	\$ 32,564	135
Regular/Liquid Savings (exc IRA)	271,698	81.69%	89,065,385	77.24%	\$ 34,622	34.35%	\$ 21,062	164
Savings Products	277,989	83.58%	90,844,424	78.79%	\$ 74,543	73.96%	\$ 43,295	172
Variable-Interest Saving (exc IRA)	101,831	30.62%	24,972,075	21.66%	\$ 40,047	39.73%	\$ 29,576	135
Tax-Advantaged College Savings Account (529 Educational Savings Plan, Educational IRA, prepaid tuition, etc.)	15,651	4.71%	5,434,197	4.71%	\$ 20,621	20.46%	\$ 19,154	108

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Financial Clout Demand 2014 Projection	San Francisco County, CA							
	Product Count of Area	Percent of Area House- holds	Product Count of USA	Percent of USA House- holds	Average \$ Balance or Value of Area	Percent of Average Income	Average \$ Balance or Value of USA	Index (Base USA)
<b>2014 Projected Total Households</b>	<b>339,598</b>		<b>121,279,475</b>					
<b>2014 Projected Total Income (Millions)</b>					\$ 38,698		\$ 9,381,380	0
<b>2014 Projected Average Household Income</b>					<b>\$ 112,733</b>		<b>\$ 76,521</b>	<b>147</b>
<b>Checking/DDA Products</b>								
Interest DDA	142,379	41.93%	55,884,850	46.08%	\$ 15,548	13.79%	\$ 9,113	171
Regular/Non-Interest DDA	204,576	60.24%	65,386,701	53.91%	\$ 7,351	6.52%	\$ 5,335	138
Transaction/DDA	301,774	88.86%	107,297,854	88.47%	\$ 12,319	10.93%	\$ 7,997	154
<b>Credit Card Products</b>								
AMEX Optima Card	10,955	3.23%	2,615,227	2.16%	\$ 5,050	4.48%	\$ 4,470	113
AMEX Optima Card with revolving balance	6,186	1.82%	1,316,848	1.09%				
Bank Credit Card	278,809	82.10%	93,563,320	77.15%	\$ 9,126	8.10%	\$ 7,233	126
Bank Credit Card with revolving balance	239,868	70.63%	77,039,091	63.52%				
Discover Card	70,027	20.62%	28,177,538	23.23%	\$ 4,418	3.92%	\$ 2,680	165
Discover Card with revolving balance	39,306	11.57%	15,445,487	12.74%				
MasterCard Card	189,342	55.75%	62,188,159	51.28%	\$ 4,080	3.62%	\$ 3,685	111
MasterCard with revolving balance	119,704	35.25%	41,606,075	34.31%				
VISA Card	239,868	70.63%	76,773,817	63.30%	\$ 5,597	4.96%	\$ 4,314	130
VISA Card with revolving balance	150,359	44.28%	52,198,105	43.04%				
<b>Delivery Products</b>								
Account Relations (Ave. per household)					10		10	108
Asset/Cash Management Account	30,771	9.06%	7,254,500	5.98%	\$ 270,576	240.01%	\$ 237,350	114
ATM/Debit Cardholder	312,313	91.97%	105,957,233	87.37%				
ATM/Debit Card User	284,475	83.77%	94,621,592	78.02%				
ATM/Debit Trans/Month (Ave. per HH)					7		7	100
Direct Deposit Payroll	184,067	54.20%	65,893,182	54.33%				
Holding Company Relations (Ave. per HH)					3		3	109
Institution Relations (Ave. per HH)					5		5	103
Mutual Fund, Obtain by Mail	15,569	4.58%	3,351,078	2.76%				
Mutual Fund, Obtain by Phone	13,010	3.83%	3,520,224	2.90%				
Mutual Fund, Obtain from Bank/SL/CU	16,085	4.74%	3,714,884	3.06%				
Mutual Fund, Obtain from Brokerage	32,820	9.66%	9,728,640	8.02%				
Mutual Fund, Obtain from Mut Fnd Co	31,778	9.36%	7,066,146	5.83%				

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Mutual Fund,Obtain from Other	6,947	2.05%	2,021,774	1.67%				
Mutual Fund,Obtain in Person	39,350	11.59%	12,199,304	10.06%				
Mutual Fund,Obtain through Internet	21,561	6.35%	3,314,635	2.73%				
Mutual Fund,Obtain Use Oth Method	7,949	2.34%	2,365,897	1.95%				
Online Trades,3mos	27,016	7.96%	4,551,851	3.75%				
Online Transfers,3mos	188,919	55.63%	53,519,546	44.13%				
Pay Bill via Internet,3mos	200,761	59.12%	60,971,842	50.27%				
Social Security/Direct Deposit	115,574	34.03%	42,127,178	34.74%				
Use Electronic Banking (exc ATM)	285,976	84.21%	98,662,127	81.35%				
Use Electronic Banking (inc ATM)	313,909	92.44%	109,680,985	90.44%				
Use Internet Banking	265,511	78.18%	86,844,321	71.61%				
<b>Installment Loan Products</b>								
Auto Lease	6,754	1.99%	4,222,536	3.48%	\$ 13,893	12.32%	\$ 14,322	97
By Dealer	5,310	1.56%	3,799,640	3.13%	\$ 14,827	13.15%	\$ 14,732	101
On Own	1,570	0.46%	473,948	0.39%	\$ 9,618	8.53%	\$ 9,491	101
Auto Loans	69,538	20.48%	41,396,605	34.13%	\$ 14,880	13.20%	\$ 14,850	100
By Dealer	46,460	13.68%	28,472,891	23.48%	\$ 15,582	13.82%	\$ 14,790	105
On Own	24,157	7.11%	15,025,660	12.39%	\$ 12,865	11.41%	\$ 12,885	100
First Mortgages	86,472	25.46%	56,117,765	46.27%	\$ 342,503	303.82%	\$ 152,868	224
First Mortgages > \$150,000	63,469	18.69%	19,333,705	15.94%				
Personal Loans (PL)	55,515	16.35%	26,695,992	22.01%	\$ 30,568	27.11%	\$ 22,958	133
PL Other Types	21,094	6.21%	13,222,049	10.90%	\$ 12,791	11.35%	\$ 11,500	111
PL Second Mortgage	11,139	3.28%	6,987,874	5.76%	\$ 60,959	54.07%	\$ 38,038	160
PL,Student Loan	26,375	7.77%	8,698,902	7.17%	\$ 28,365	25.16%	\$ 22,420	127
<b>Insurance Products</b>								
Annuities	27,180	8.00%	9,292,027	7.66%	\$ 115,739	102.67%	\$ 105,890	109
Cash Value Insurance	47,880	14.10%	23,921,848	19.72%	\$ 37,683	33.43%	\$ 30,598	123
Fixed Rate Annuities	18,179	5.35%	5,646,649	4.66%	\$ 106,519	94.49%	\$ 96,922	110
Variable Rate Annuities	10,941	3.22%	4,164,615	3.43%	\$ 110,535	98.05%	\$ 104,847	105
<b>Investment Products</b>								
Any Prod/Investment Service (exc 401k)	172,224	50.71%	55,414,532	45.69%	\$ 175,577	155.74%	\$ 117,279	150
Any Prod/Investment Service (inc 401k)	224,095	65.99%	76,167,922	62.80%	\$ 196,082	173.93%	\$ 135,272	145

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Brokerage Services,Discount	41,343	12.17%	7,014,356	5.78%				
Brokerage Services,Full Service	54,511	16.05%	14,121,978	11.64%				
Brokerage Services,Total	100,682	29.65%	23,032,041	18.99%				
Collectibles/Precious Metals/Other	66,295	19.52%	24,049,936	19.83%	\$ 27,180	24.11%	\$ 19,189	142
Corporate/Municipal Bonds	20,169	5.94%	4,572,864	3.77%	\$ 68,243	60.53%	\$ 62,278	110
Futures/Warrants/Options	11,913	3.51%	1,925,377	1.59%	\$ 36,930	32.76%	\$ 32,812	113
Government Securities	11,052	3.25%	3,312,242	2.73%	\$ 14,440	12.81%	\$ 12,750	113
Make Stock Trades,3mos	47,014	13.84%	9,724,605	8.02%				
Money Market Mutual Funds	21,286	6.27%	5,373,358	4.43%	\$ 76,346	67.72%	\$ 69,335	110
Mutual Funds (exc IRAs)	67,774	19.96%	18,513,726	15.27%	\$ 88,286	78.31%	\$ 75,848	116
Mutual Funds (inc IRAs)	84,392	24.85%	23,097,594	19.04%	\$ 132,372	117.42%	\$ 112,032	118
Mutual Funds (Stock/Bond)	36,154	10.65%	9,434,272	7.78%	\$ 106,320	94.31%	\$ 92,266	115
Real Estate Investments	38,661	11.38%	10,602,582	8.74%	\$ 592,480	525.56%	\$ 331,120	179
Securities	219,566	64.65%	74,406,537	61.35%	\$ 198,509	176.09%	\$ 136,798	145
Stock	84,194	24.79%	24,054,413	19.83%	\$ 150,723	133.70%	\$ 102,216	147
Stocks from Employer	34,625	10.20%	10,396,711	8.57%	\$ 85,468	75.81%	\$ 61,622	139
Stocks not from Employer	61,403	18.08%	16,333,304	13.47%	\$ 158,472	140.57%	\$ 111,311	142
Total Mutual Funds	128,056	37.71%	37,886,947	31.24%	\$ 157,407	139.63%	\$ 130,182	121
Trust/Estate Planning Services	12,678	3.73%	3,317,576	2.74%				
US Saving Bond/T-Bills/Notes	54,594	16.08%	22,738,081	18.75%	\$ 16,577	14.70%	\$ 8,308	200
<b>Lines of Credit Products</b>								
American Express Card (AMEX)	63,210	18.61%	14,221,551	11.73%				
Home Equity Line of Credit (HELOC)	31,568	9.30%	12,098,658	9.98%	\$ 63,397	56.24%	\$ 31,547	201
HELOC with revolving balance	25,486	7.50%	9,897,817	8.16%				
Personal Line of Credit (PLC)	80,264	23.64%	31,672,033	26.11%	\$ 33,463	29.68%	\$ 18,881	177
PLC with revolving balance	59,442	17.50%	23,384,153	19.28%				
PLC,Other Types	27,645	8.14%	10,489,210	8.65%	\$ 15,664	13.90%	\$ 12,725	123
PLC,Other Types with revolving balance	21,208	6.25%	8,418,723	6.94%				
PLC,Overdraft Protection	26,909	7.92%	12,358,231	10.19%	\$ 9,347	8.29%	\$ 6,703	139
PLC,Overdraft Protection with revolving balance	14,628	4.31%	7,164,433	5.91%				
Fixed Rate Mortgages (Generally, Residential Mortgages)	66,261	19.51%	47,655,302	39.29%	\$ 297,240	263.67%	\$ 142,874	211

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Financial Clout Demand 2014 Projection	San Francisco County, CA							
	Product Count of Area	Percent of Area House- holds	Product Count of USA	Percent of USA House- holds	Average \$ Balance or Value of Area	Percent of Average Income	Average \$ Balance or Value of USA	Index (Base USA)
Adjustable Rate Mortgages (ARM) (Generally, Residential Mortgages)	21,643	6.37%	7,628,929	6.29%	\$ 397,086	352.23%	\$ 193,885	205
Other Type of Interest Rate Mortgages (Generally, Residential Mortgages)	1,975	0.58%	705,012	0.58%	\$ 165,360	146.68%	\$ 139,828	118
<b>Overall Credit Measures</b>								
Credit Products (exc Mortgage)	288,680	85.01%	102,634,204	84.63%	\$ 27,581	24.47%	\$ 24,381	113
Credit with revolving balance (excluding Mortgage)	240,042	70.68%	86,460,152	71.29%				
Credit Products (inc Mortgage)	289,808	85.34%	105,780,521	87.22%	\$ 129,669	115.02%	\$ 104,755	124
Credit with revolving balance (including Mortgage)	246,803	72.68%	95,520,538	78.76%				
Credit Products (excluding Mortgage/CC)	146,131	43.03%	65,954,948	54.38%	\$ 37,073	32.89%	\$ 27,680	134
Credit with revolving balance (excluding Mortgage/CC)	239,870	70.63%	77,388,857	63.81%				
Installment Credit Products	101,828	29.98%	53,254,649	43.91%	\$ 26,826	23.80%	\$ 23,052	116
R/E Secured Credit (excluding 1st Mortgage)	38,027	11.20%	17,003,324	14.02%	\$ 70,485	62.52%	\$ 38,080	185
R/E Secured Credit (including 1st Mortgage)	93,222	27.45%	60,063,139	49.52%	\$ 346,455	307.32%	\$ 153,607	226
Revolving Credit Products	281,927	83.02%	95,569,261	78.80%	\$ 18,552	16.46%	\$ 13,338	139
<b>Overall Deposit Measures</b>								
Deposit Products	322,260	94.89%	114,663,569	94.54%	\$ 83,849	74.38%	\$ 48,065	174
Liquid Deposit Products	321,749	94.74%	114,508,430	94.42%	\$ 44,227	39.23%	\$ 26,819	165
<b>Retirement Products</b>								
401k in Mutual Funds	86,216	25.39%	25,885,139	21.34%	\$ 104,225	92.45%	\$ 90,575	115
401k Plans	160,535	47.27%	54,179,819	44.67%	\$ 85,355	75.71%	\$ 70,218	122
IRA Products	128,347	37.79%	35,679,019	29.42%	\$ 166,003	147.25%	\$ 127,911	130
IRA in CD Products	16,479	4.85%	4,101,486	3.38%	\$ 98,425	87.31%	\$ 93,504	105
IRA in Mutual Funds	34,359	10.12%	9,875,224	8.14%	\$ 150,983	133.93%	\$ 119,839	126
IRA in Other Products	58,002	17.08%	17,006,655	14.02%	\$ 184,474	163.64%	\$ 124,763	148
IRA in Other Investment	24,167	7.12%	6,003,471	4.95%	\$ 129,982	115.30%	\$ 124,717	104
IRA in Savings Accounts	9,751	2.87%	2,032,706	1.68%	\$ 67,202	59.61%	\$ 62,128	108
IRA in Securities Products	56,025	16.50%	15,175,641	12.51%	\$ 148,664	131.87%	\$ 127,320	117
Keogh Plans	5,773	1.70%	1,189,801	0.98%	\$ 38,000	33.71%	\$ 35,478	107

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Financial Clout Demand 2014 Projection	San Francisco County, CA							
	Product Count of Area	Percent of Area House- holds	Product Count of USA	Percent of USA House- holds	Average \$ Balance or Value of Area	Percent of Average Income	Average \$ Balance or Value of USA	Index (Base USA)
Other Retirement Plan Products	185,848	54.73%	65,010,129	53.60%	\$ 87,546	77.66%	\$ 70,732	124
Private Pension Plans	62,481	18.40%	24,267,636	20.01%	\$ 37,586	33.34%	\$ 30,974	121
Retirement Savings Products	217,613	64.08%	74,211,177	61.19%	\$ 172,675	153.17%	\$ 123,459	140
ROTH IRA	41,859	12.33%	11,261,874	9.29%	\$ 93,905	83.30%	\$ 97,322	96
<b>Savings Products</b>								
CD Products (exc CD IRAs)	96,653	28.46%	26,363,629	21.74%	\$ 108,780	96.49%	\$ 73,227	149
CD Products (inc CD IRAs)	100,529	29.60%	27,209,135	22.44%	\$ 120,720	107.08%	\$ 85,046	142
Fixed-Interest Savings (exc IRA)	263,056	77.46%	90,199,792	74.37%	\$ 22,462	19.93%	\$ 14,750	152
Money Market Savings Products	113,926	33.55%	29,130,356	24.02%	\$ 46,161	40.95%	\$ 34,629	133
Regular/Liquid Savings (exc IRA)	280,150	82.49%	94,972,267	78.31%	\$ 37,524	33.29%	\$ 23,301	161
Savings Products	286,551	84.38%	96,857,570	79.86%	\$ 81,325	72.14%	\$ 48,042	169
Variable-Interest Saving (exc IRA)	109,300	32.19%	28,021,759	23.11%	\$ 42,119	37.36%	\$ 31,492	134
Tax-Advantaged College Savings Account (529 Educational Savings Plan, Educational IRA, prepaid tuition, etc.)	16,732	4.93%	6,142,593	5.06%	\$ 21,229	18.83%	\$ 20,298	105